

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Daniel C. Conrad | Social Security number or ITIN | xxx-xx-4991 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | Donna M. Conrad | Social Security number or ITIN | xxx-xx-0072 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 16-34188-MBK | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel C. Conrad

Donna M. Conrad

10/30/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel C. Conrad
Donna M. Conrad
Debtor(s)

Case No. 16-34188-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 30, 2020

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | #+ Daniel C. Conrad, 286 Bay Ave, Highlands, NJ 07732-1524 |
| jdb | + Donna M. Conrad, 286 Bay Ave, Highlands, NJ 07732-1524 |
| 516742693 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 516559881 | + CAP1/SEAMN, PO BOX 30253, SALT LAKE CITY, UT 84130-0253 |
| 516559888 | + CTECH COLL, 5505 NESCONSET HWY, MOUNT SINAI, NY 11766-2037 |
| 516559890 | + Everest Medical Lab, 103 Glendale Ave, Edison, NJ 08817-5280 |
| 516559891 | + GMAC MORTGAGE, 3451 HAMMOND AVE, WATERLOO, IA 50702-5300 |
| 516559892 | ++ JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-5688 address filed with court., Jersey Central Power & Light, PO Box 3687, Akron, OH 44309 |
| 516600198 | + Mutual Security Credit Union, Att: Morgan Bornstein Morgan, 1236 Brace Rd Ste K, Cherry Hill, NJ 08034-3229 |
| 516559898 | + OCWEN LOAN SERVICING L, 3451 HAMMOND AVE, WATERLOO, IA 50702-5345 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Oct 30 2020 21:20:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Oct 30 2020 21:20:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 516559874 | + EDI: GMACFS.COM | Oct 31 2020 00:13:00 | ALLY FINANCIAL, P.O. BOX 380901, BLOOMINGTON, MN 55438-0901 |
| 516559875 | EDI: BANKAMER.COM | Oct 31 2020 00:13:00 | Bank Of America, ATTENTION: RECOVERY DEPARTMENT, 4161 PEIDMONT PKWY., GREENSBORO, NC 27410 |
| 516559878 | EDI: BANKAMER.COM | Oct 31 2020 00:13:00 | BK OF AMER, PO BOX 982235, EL PASO, TX 79998 |
| 516559877 | + Email/Text: EBN_IndianapolisIMC@receivemoremp.com | Oct 30 2020 21:21:00 | BERKS CREDIT & COLL, 900 CORPORATE DR, READING, PA 19605-3340 |
| 516559879 | + EDI: BANKAMER.COM | Oct 31 2020 00:13:00 | BK OF AMER, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712 |
| 516559882 | + EDI: CITICORP.COM | Oct 31 2020 00:13:00 | CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283 |
| 516559885 | Email/Text: Bankruptcy.RI@Citizensbank.com | Oct 30 2020 21:19:00 | Citizens Bank, ATTN: BANKRUPTCY DEPT, 443 JEFFERSON BLVD MS RJW-135, WARWICK, RI 02886 |
| 516559886 | + EDI: WFNNB.COM | | |

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Oct 30, 2020

Form ID: 3180W

Total Noticed: 36

| | | | |
|-----------|--|----------------------|---|
| | | Oct 31 2020 00:13:00 | Comenity Bank/Eddie Bauer, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125 |
| 516559887 | + EDI: WFNNB.COM | Oct 31 2020 00:13:00 | Comenity Bank/New York & Company, ATTENTION: BANKRUPTCY, P.O. BOX 182125, COLUMBUS, OH 43218-2125 |
| 516559889 | Email/PDF: DellBKNotifications@resurgent.com | Oct 30 2020 21:07:49 | Dell Financial Services, DELL FINANCIAL SERVICES ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708 |
| 516559883 | EDI: JPMORGANCHASE | Oct 31 2020 00:13:00 | CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 516559893 | + Email/Text: PBNCNotifications@perituservices.com | Oct 30 2020 21:19:00 | KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096 |
| 516559895 | + Email/Text: PBNCNotifications@perituservices.com | Oct 30 2020 21:19:00 | KOHL'S/CHASE, PO BOX 3115, MILWAUKEE, WI 53201-3115 |
| 516559896 | + Email/Text: collections@mscu.net | Oct 30 2020 21:19:00 | MUTUAL SECURITY CU INC, 12 PROGRESSIVE DRI, SHELTON, CT 06484-6290 |
| 516692652 | + Email/Text: bankruptcyteam@quickenloans.com | Oct 30 2020 21:21:00 | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 516559899 | + Email/Text: bankruptcyteam@quickenloans.com | Oct 30 2020 21:21:00 | Quicken Loans, 1050 WOODWARD AVENUE, DETROIT, MI 48226-1906 |
| 516559900 | + EDI: CITICORP.COM | Oct 31 2020 00:13:00 | SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282 |
| 516559902 | Email/Text: bankruptcy@senexco.com | Oct 30 2020 21:18:00 | SENEX SERVICES CORP, 333 FOUNDS RD, INDIANAPOLIS, IN 46268 |
| 516559905 | + EDI: RMSC.COM | Oct 31 2020 00:13:00 | SYNCB/MODELLS DC, PO BOX 965005, ORLANDO, FL 32896-5005 |
| 516559906 | + EDI: RMSC.COM | Oct 31 2020 00:13:00 | SYNCB/SYNC BANK LOC, PO BOX 965005, ORLANDO, FL 32896-5005 |
| 516559904 | + Email/Text: birminghamtops@sba.gov | Oct 30 2020 21:21:09 | Small Business Administration, P.O Box 740192, Atlanta, GA 30374-0192 |
| 516559907 | + EDI: RMSC.COM | Oct 31 2020 00:13:00 | Synchrony Bank/JC Penny, ATTENTION: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104 |
| 516559909 | + EDI: WTRRN BANK.COM | Oct 31 2020 00:13:00 | TARGET NB, PO BOX 673, MINNEAPOLIS, MN 55440-0673 |
| 516586377 | + Email/Text: birminghamtops@sba.gov | Oct 30 2020 21:21:09 | U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 516559876 | *P++ | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank Of America, ATTENTION: RECOVERY DEPARTMENT, 4161 PEIDMONT PKWY., GREENSBORO, NC 27410 |
| 516559880 | *+ | BK OF AMER, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712 |
| 516559884 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850 |
| 516559894 | *+ | KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096 |
| 516559897 | *+ | MUTUAL SECURITY CU INC, 12 PROGRESSIVE DRI, SHELTON, CT 06484-6290 |
| 516559901 | *+ | SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282 |
| 516559903 | * | SENEX SERVICES CORP, 333 FOUNDS RD, INDIANAPOLIS, IN 46268 |

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Oct 30, 2020

Form ID: 3180W

Total Noticed: 36

516559908 *+

Synchrony Bank/JC Penny, ATTENTION: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2020 at the address(es) listed below:

| Name | Email Address |
|------------------|--|
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Russell L. Low | on behalf of Joint Debtor Donna M. Conrad ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com |
| Russell L. Low | on behalf of Debtor Daniel C. Conrad ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 5